

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
M&T Bank

In Re:  
Scott J. Appel  
  
Debtor.



Order Filed on June 29, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-21156 JKS

Adv. No.:

Hearing Date: 6/9/2022 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING OBJECTION TO  
MOTION TO REINSTATE**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: June 29, 2022**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

(Page 2)

Debtor: Scott J. Appel

Case No: 19-21156 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING OBJECTION  
TO MOTION TO REINSTATE

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon appearing, upon an objection to motion to reinstate as to real property located at 264 Levinberg Lane, Wayne Twp, NJ, 07470, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Camille J. Kassar, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 8, 2022, Debtor is due for the February 2022 through June 2022 post-petition payments for a total post-petition default of \$12,745.55 (5 @ \$2,615.38, less suspense \$331.35); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$8,100.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance in the arrears through and including June are to be paid by July 15, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2022, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$350.00 for objection to motion to reinstate, totaling \$700.00, which is to be paid through Debtor's Chapter 13 plan and the objection is hereby resolved.

In re:  
Scott J Appel  
Debtor

Case No. 19-21156-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 29, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db	+ Scott J Appel, 264 Levinburg Lane, Wayne, NJ 07470-4080

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
Camille J Kassar	on behalf of Debtor Scott J Appel ckassar@locklawyers.com bbkconsultantllc@gmail.com, tdell@locklawyers.com, ckassar@locklawyers.com, kassarcr75337@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T Bank. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karl Meth	on behalf of Creditor Grandover Pointe Condominium Association Inc. kmeth@beckerlawyers.com, info@acalabreselaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor M&T Bank. phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank. rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 29, 2022

Form ID: pdf903

Total Noticed: 1

Tana Bucca

on behalf of Creditor Grandover Pointe Condominium Association Inc. tbucca@beckerlawyers.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8